

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

VINCENT J GONKA  
SANDRA J GONKA  
Debtor(s)

Case No. 04-44040

---

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 11/30/2004.
- 2) The plan was confirmed on 01/21/2005.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 05/05/2005, 08/02/2006, 03/03/2008, 06/24/2008, 01/07/2009.
- 5) The case was completed on 02/10/2009.
- 6) Number of months from filing to last payment: 50.
- 7) Number of months case was pending: 57.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$6,400.00.
- 10) Amount of unsecured claims discharged without payment: \$18,173.89.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$35,800.00
Less amount refunded to debtor	\$0.00

**NET RECEIPTS:** **\$35,800.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$0.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,646.47
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$1,646.47**

Attorney fees paid and disclosed by debtor: \$1,602.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ALLSTATE INSURANCE	Unsecured	83.50	NA	NA	0.00	0.00
AMERIBAN	Unsecured	1,100.00	NA	NA	0.00	0.00
ASSET ACCEPTANCE CORP	Unsecured	558.18	100.78	100.78	46.17	0.00
AT&T MOBILITY LLC	Unsecured	710.73	733.48	733.48	336.08	0.00
AURORA RADIOLOGY CONSULTANT	Unsecured	20.90	NA	NA	0.00	0.00
BECKET & LEE LLP	Unsecured	NA	1,460.70	1,460.70	669.28	0.00
CAPITAL ONE FINANCIAL	Unsecured	1,076.61	NA	NA	0.00	0.00
CERTIFIED SERVICES INC	Unsecured	958.65	NA	NA	0.00	0.00
CERTIFIED SERVICES INC	Unsecured	203.00	363.69	363.69	166.64	0.00
CERTIFIED SERVICES INC	Unsecured	842.00	551.16	551.16	252.54	0.00
COMPUTER CREDIT INC	Unsecured	90.00	NA	NA	0.00	0.00
COUNTRYWIDE HOME LOANS	Secured	10,000.00	7,761.70	7,761.70	7,761.70	0.00
COUNTRYWIDE HOME LOANS	Secured	NA	NA	NA	0.00	0.00
DELNOR COMMUNITY HOSPITAL	Unsecured	75.00	NA	NA	0.00	0.00
ENH NORTH SUBURBAN ANESTHESI	Unsecured	274.10	NA	NA	0.00	0.00
FAMILY SERVICE AGENCY	Unsecured	35.00	NA	NA	0.00	0.00
FORD MOTOR CREDIT CORP	Unsecured	NA	166.47	166.47	76.28	0.00
FORD MOTOR CREDIT CORP	Secured	7,956.30	7,956.00	7,956.00	7,956.00	1,025.42
GOLF WESTERN SURGICAL	Unsecured	144.38	NA	NA	0.00	0.00
HOLY FAMILY MEDICAL CENTER	Unsecured	3,430.00	NA	NA	0.00	0.00
HSBC	Secured	NA	NA	NA	0.00	0.00
HSBC	Secured	7,000.00	7,000.00	7,000.00	7,000.00	0.00
LAKE COUNTY HEALTH DEPT	Unsecured	363.00	NA	NA	0.00	0.00
LAKE SHORE ORTHOPAEDICS & SPOR	Unsecured	150.00	NA	NA	0.00	0.00
MALCOLM S GERALD	Unsecured	595.00	NA	NA	0.00	0.00
MEDCO HEALTH	Unsecured	100.00	NA	NA	0.00	0.00
MEDICREDIT CORP	Unsecured	1,514.66	1,551.36	1,551.36	710.82	0.00
MICHAEL E RYAN PC	Secured	4,000.00	4,000.00	4,000.00	4,000.00	516.04
MICHAEL E RYAN PC	Unsecured	NA	210.65	210.65	40.43	0.00
NCO FINANCIAL SYSTEMS INC	Unsecured	280.00	NA	NA	0.00	0.00
PARKRIDGE ANESTHESIOLOGY	Unsecured	740.40	314.20	314.20	143.97	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
PINNACLE MANAGEMENT SERVICES	Unsecured	237.25	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	749.89	749.89	749.89	343.60	0.00
PROVENA MERCY CENTER	Unsecured	901.63	NA	NA	0.00	0.00
RCS	Unsecured	465.87	NA	NA	0.00	0.00
RDL REFERENCE LABORATORY	Unsecured	39.42	NA	NA	0.00	0.00
ROUNDUP FUNDING LLC	Unsecured	4,174.77	3,347.43	3,347.43	1,533.78	0.00
ROUNDUP FUNDING LLC	Unsecured	2,849.54	547.67	547.67	250.94	0.00
ROUNDUP FUNDING LLC	Unsecured	NA	2,875.26	2,875.26	1,317.43	0.00
UNITED HEALTHCARE INSURANCE	Unsecured	94.00	NA	NA	0.00	0.00
UNIVERSITY PATHOLOGISTS	Unsecured	14.00	14.00	14.00	6.41	0.00
VAN RU CREDIT	Unsecured	279.95	NA	NA	0.00	0.00
WORLDCOM WIRELESS INC	Unsecured	287.26	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$14,761.70	\$14,761.70	\$0.00
Debt Secured by Vehicle	\$7,956.00	\$7,956.00	\$1,025.42
All Other Secured	\$4,000.00	\$4,000.00	\$516.04
<b>TOTAL SECURED:</b>	<b>\$26,717.70</b>	<b>\$26,717.70</b>	<b>\$1,541.46</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$12,986.74</b>	<b>\$5,894.37</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$1,646.47</u>
Disbursements to Creditors	<u>\$34,153.53</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$35,800.00</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 08/25/2009

By: /s/ Glenn Stearns

---

Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.